

News From Congressman Joe Sestak

eNewsletter –June 18, 2009

Dear Constituents of the 7th District,

Our efforts both in Washington and here in the 7th District to overcome the economic challenges we face together continued throughout May and into June, and were highlighted by the passage of critical credit card legislation to stop unreasonable practices such as retroactive interest rate hikes. In addition, bills to address our housing crisis will

curb “predatory” lending and help

more families refinance into affordable mortgages. At home, I joined Small Business

Administration officials and the Secretary of the Department of Housing and Urban

Development to announce stimulus funding benefiting my District as I continue to closely

monitor the accountable and transparent dispersal of funds (a directory of specific information and contacts to the agencies that are administering stimulus funds is accessible on my Web site,

www.sestak.house.gov

).

To require improved accountability of taxpayer dollars used for defense spending, I introduced two key amendments to the Defense Acquisition Reform bill.

On May 11, I was proud to welcome more than 700 people, including Veterans and active military members, and their family members, to my third 7th District Veterans Summit: "2009 The Year of the Military Family." Fift
y organizations benefiting the men and women who have served our nation attended to offer assistance. In addition, I was honored to be joined by the Department of Veterans Affairs Chief of Staff as part of a panel to address audience concerns and ensure accountability of those officials charged with providing three generation of Veterans the benefits they have earned and deserve.

Other highlights of the past month included introducing legislation to preserve and expand Philadelphia's successful school lunch program, a week of Memorial Day events honoring Americans who gave their lives in defense of our freedoms, delivering the commencement address at Widener University and further progress for a pioneering workforce development program in my District that partners school district and local businesses. Furthermore, the fight against the FAA's irresponsible plans involving Philadelphia International Airport continues with a comprehensive effort at the federal and local levels.

In addition to the legislation I have helped pass and the events in which I have participated, I believe it is important you know where I stand and for what I am advocating in regard to key national and international issues. I invite you to hear me discuss:

how to approach to North Korea;

(http://www.youtube.com/watch?v=MHWDaHwx0o8&feature=channel_page)

what needs to be done to better help service members with Post-Traumatic Stress Disorder; ([h](#)

http://www.youtube.com/watch?v=35raEfmsKQM&feature=channel_page

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the latest news on the auto industry (http://www.youtube.com/watch?v=kCvZ1XRMfWY&feature=channel_page);

and why we must close Guantanamo Bay (http://www.youtube.com/watch?v=j1iuJS63xx8&feature=channel_page).

Further, you can watch me read into the Congressional Record a citation honoring Neumann University. (http://www.youtube.com/watch?v=LqV3K9W5Wsc&feature=channel_page).

Congressman Joe Sestak is now on Twitter. You can receive updates on the Congressman's daily events as well as links to information about legislation, YouTube clips and photographs from around the District. Sign up at <http://www.twitter.com/JoeSestak>

**For the most complete and up-to-date information on Congressman Sestak's work in Washington and in the 7th Congressional District, please visit <http://sestak.house.gov> . For help with a problem for which the Congressman can offer assistance, please call his District Office at 610-892-8623.*

Please do not respond to this email.

To send an email to Congressman Sestak, please

visit http://www.sestak.house.gov/IMA/issue_subscribe.shtml .

Ending Unfair Credit Practices

Regulating the Credit Card Industry: To prevent consumers from being exploited by unfair and excessive fees charged by credit card companies, I helped the House pass the Credit Cardholders' Bill of Rights Act of 2009, which is now signed into law. I strongly supported the Senate amendment to the bill that implements all provisions within nine months of its enactment. At a time when one-fifth of people with credit-card debt are paying an interest rate of more than 20 percent, and with credit-card issuers having imposed \$19 billion in penalty fees on families in 2008, this legislation bars many unreasonable practices that have resulted in a record high credit card debt in the United States -- \$1 trillion.

The bill stops retroactive interest rate hikes on existing balances, ends double-cycle billing (charging interest twice for balances paid on time), prohibits due-date gimmicks, and strengthens credit card protections for young people. In addition, credit card companies must: provide 45-days' advance notice of interest rate, fee, and finance charges hikes; and fairly apply payments to the highest interest rate balance first.

http://www.sestak.house.gov/list/press/pa07_sestak/PR_090520_CreditCard.shtml

Addressing the Housing Crisis

Stopping unfair lending: I helped the House pass, by a vote of 300 to 114, H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act of 2009. The measure is aimed at curbing “predatory” lending – a major factor in the nation’s highest home foreclosure rate in 25 years. The bill would outlaw many of the industry practices that have contributed to the subprime lending boom, and it would prevent borrowers from deliberately misstating their income to qualify for a loan. The bill would ensure that mortgage lenders make loans that benefit the consumer and prohibit them from steering borrowers into higher-cost loans. It would establish a simple standard for all home loans: institutions must ensure that borrowers can repay the loans they are sold. For mortgage refinancing, the bill requires that all loans provide a net tangible benefit to the consumer. Also, for the first time ever, it would make the secondary mortgage market responsible for complying with these standards when they buy loans and turn them into securities.

http://www.sestak.house.gov/list/press/pa07_sestak/PR_090507_MortgAct.shtml

Reducing foreclosures: I also voted for legislation to help Americans stay in their homes and to avoid many of the estimated 8.1 million additional defaults on mortgages predicted over the next four years when potentially 5 million homes could be lost through foreclosure or short sales. Home prices dropped nearly 14 percent in the first quarter of 2009, while nearly one in five homeowners owe more than their home is worth and many cannot refinance. Each foreclosed home reduces nearby property values by as much as nine percent. The Helping Families Save Their Homes Act (S. 896), which the House passed by a 367-54 margin, opens the HOPE for Homeowners refinancing program to more families and insures more consumer savings through the Federal Deposit Insurance Corporation (FDIC). It represents a critical first

step in implementing President Obama's comprehensive Homeowner Affordability and Stability Plan.

http://www.sestak.house.gov/list/press/pa07_sestak/PR_050921_StemForeclosure.shtml

Stimulus Funding at Work in District

Allocating resources to local housing projects and businesses: At a critical time for the housing security of my constituents, I was pleased to join Housing and Urban Development Secretary Shaun Donovan, to announce \$1.1 million in economic stimulus funding for the Montgomery County Housing Authority as part of more than \$4 billion in stimulus public housing funds. The press conference took place at the Marshall Lee Towers in Conshohocken. This aid will provide critical relief to the families and individuals most impacted by the recession. With the economy now in its second year of crisis, measures such as this funding are vital to the well-being of our communities. However, it takes leadership through individuals such as Joel Johnson, the head of the Montgomery County Housing Authority, to ensure that these projects come to fruition.

http://www.sestak.house.gov/list/press/pa07_sestak/PR_090518_HUDSecr.shtml

On May 27, SBA District Director David Dickson and I held an event at Charles LaRosa's restaurant, The Melting Pot, in King of Prussia. Mr. LaRosa was among the first to benefit from the Small

Business Administration's new loan program under the American Reinvestment and Recovery Act. He received a loan for \$1.2 million to start his fourth gourmet fondue restaurant, which will create 41 new jobs. The Recovery Act saved Mr. LaRosa \$38,300 in fees to reinvest in his business. The SBA provisions in the Recovery Act were designed not only to help small businesses keep their doors open, but also to help them grow and create jobs. The Recovery Act programs are now reaching small businesses and beginning to have an impact, helping them retain and create tens of thousands of jobs throughout the country. Average weekly SBA loan volume is increasing and more lenders are responding by making SBA-backed loans to small businesses. http://www.sestak.house.gov/list/press/pa07_sestak/090527_SBA.shtml

Accountability for Defense Spending

Strengthening spending regulation for major weapons systems: The WASTE TKO Act, HR 2101, provides greater oversight and accountability in the acquisition process, which has a long history of waste and unreliability. One amendment I successfully submitted mandates the disclosure of the specific percentage of confidence levels for cost estimates of major defense acquisition programs. If the confidence level is below 80 percent, the amendment requires that the official designated to perform cost estimation oversight provide a justification. This creates pressure to budget cost estimates as accurately as possible.

My second amendment significantly strengthens the review system for programs that experience “critical” cost growth, meaning they project to cost at least 25 percent more than previously predicted. The legislation requires that before one of these programs can be restructured, the Secretary of Defense must assess the need to reduce funding for other programs to cover the cost overrun and must certify to Congress that the troubled program is a higher priority than other programs. It requires that if the program is subsequently restructured, the next Selected Acquisition Report for the program occurring after the submission of the budget for the following fiscal year contain a description of all reductions made in the budgets of other programs to accommodate such cost growth.

http://www.sestak.house.gov/list/press/pa07_sestak/PR_090507_DefenseAmendments.shtml

Third Veterans Summit

Providing our Veterans and their Families the Care and Support they have Earned and Deserve: With extraordinary challenges facing Veterans, military personnel, and their families, I brought together 50 organizations and leading local and national Veterans leaders for my third
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Congressional District Veterans Summit, “2009, The Year of the Military Family.”

A crowd of more than 700, including Veterans, Service Members, and military family members and their friends, attended the event on May 11, 2009, at Ridley High School in Folsom. The evening featured discussions with Department of Veterans Affairs Chief of Staff John Gingrich, and Rear Admiral T. McCreary, president of Military.com, along with exhibitions from 50 Veterans organizations.

I firmly believe that when a Veteran is hurting, a family is hurting. And, that the reverse is true—when a Veteran is secure, a family is secure. In these challenging economic times that notion is especially relevant. We know that the severe recession our nation experienced in 1974 did much to complicate the return of so many of our Vietnam War Veterans. Unfortunately those young men and women came home not only to a struggling economy; they also received a lesser GI Bill than their fathers and had to navigate VA Medical Centers (VAMCs) unprepared to deal with the unique nature of that war and the changes to our society since the 1940s. We owe this Nation's service men and women not just a debt of gratitude, but of support. That's why we hold these events, to ensure that Veterans of all eras, and their families, get the care and support they have earned and deserve.

Read what others are saying about the event:

http://www.sestak.house.gov/list/press/pa07_sestak/PR_090511_VetSummit.shtml

Expanding Successful Philadelphia School Lunch Program

Ensuring availability of school lunches for all students: With the United States Department of Agriculture (USDA) threatening to end a school lunch pilot program that has effectively provided thousands of economically disadvantaged students in Philadelphia with free, nutritious

meals, I submitted The School Meal Enhancement Act on June 3 to make the program's benefits available permanently across the country. The pilot, administered by the School District of Philadelphia (SDOP) since 1991, replaces the normal practice of requiring applications to be filled out, returned, and processed to determine eligibility for free or reduced price lunches. Instead, a socio-demographic survey establishes the approximate eligibility rates at select schools where a large percentage of the students would be eligible.

Like the SDOP program, this legislation offers school districts nation-wide the opportunity to use methods established by the USDA to determine estimated eligibility rates. If 65 percent of students at a school are eligible for free meals or 75 percent for free or reduced price meals, the district can choose to offer free meals to all students, receive reimbursement at the estimated eligibility rates and eliminate the processing of paper applications. As the USDA acknowledged when it began the Philadelphia pilot, not all students, especially those from economically challenged families, return take-home forms, which would otherwise be required to obtain free lunches. Other eligible students do not participate because of the stigma attached to receiving a free lunch, while a friend and fellow classmate pays. This legislation will remove the economic and administrative burden of paper applications on districts in poor areas and put in place a proven, efficient method of providing nutritious meals to those young people most at risk.

http://www.sestak.house.gov/list/press/pa07_sestak/090603_LunchLegislation.shtml

Widener Commencement Address

Encouraging local college graduates to persevere in tough times and continue American tradition of service: I had the privilege of speaking at Widener University's commencement, congratulating the school's graduating class and imparting the values that have guided me from my career in the Navy through my time as a representative. More than 6,000 people attended the ceremony on Widener's Quadrangle where 674 students received their degrees and I was presented with a Doctorate of Public Service by David Oskin, Chair of the Board of Trustees. In my address, I emphasized honor, perseverance and loyalty as qualities to which the Class of '09 should aspire for themselves and to pass on to subsequent generations. As someone who wore the cloth of this nation for 31 years in the Navy, I have a deep appreciation for those who understand what it means to serve their country with honor. I encourage the graduates to use the skills and knowledge they have gained at this wonderful institution to give back to their communities and nation.

http://www.sestak.house.gov/list/press/pa07_sestak/PR_090516_Widener.shtml

Memorial Day

Honoring Veterans across District at Memorial Day Events: I kicked off my Memorial Day at the Lansdowne 5K Run, hosted by the Lansdowne Economic Development Group. Next, I joined my wife Susan and daughter Alex for a parade in my hometown of Springfield. Other stops included Ridley Park's ceremony and the remembrance event at American Legion Post 338 in Havertown. Later, I visited Corporal William Casper Greifzu Post 598 in Darby to offer appreciation for the members' project that has resulted in a wall full of pictures of soldiers from Delaware County who have died in Iraq, Afghanistan, Somalia and other recent conflicts. At other points during the week, I also enjoyed marching in the Memorial Day parades in Marcus Hook and Malvern, and participating in a ceremony at Knowles Cemetery in Glenolden, where each Veteran's grave was marked with a flag and flowers by members of the post.

Memorial Day events of somber reflection and celebration of our nation's heroes are an important part of recognizing the men and women in uniform who have defended our country courageously. But these festivities only come around once a year. We must, every day, remember those who have fallen, care for those who are injured in our conflicts, and honor those who have served and their families.

Workforce Development Program Takes Next Step

Preparing Middle School Students for the Technical Demands of the Modern Workplace:

On May 8, Interboro Superintendent Dr. Lois Snyder and I met with business and educational leaders at the Interboro School District Administration Building to discuss a program intended to better prepare students for success in the workforce by partnering schools directly with business and industry leaders. The program is entitled

Business and Education—Secure Tomorrow Together Program

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. After hosting a Workforce Development Summit, convening meetings of a Higher Education and Workforce Development Advisory Committee, and hosting an Education Summit, I brought together representatives of schools, institutions of higher education, and local businesses to develop the BEST

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initiative. Its mission is to be America's premier example of partnering middle school students with the businesses and industries that can secure their economic future. It will provide students and parents an experience-based curriculum to help young Americans make informed decisions

on how to effectively pursue careers.

http://www.sestak.house.gov/list/press/pa07_sestak/PR_090508_BusEdLea.shtml

A Way to Defeat the FAA

Preventing sale of Tinicum land to Philadelphia is key to stopping irresponsible plan: The comprehensive effort to halt the FAA's ill-conceived projects at Philadelphia International Airport continues. To further demonstrate my safety concerns regarding the agency's plans, I have supported a letter signed by numerous members of Congress calling for the inclusion of air traffic controllers into planning implementation of changes at PHL and the discontinuing of implementation until this is done. Most importantly, however, Tinicum Township, Delaware County Council and I need to stand together to never permit the sale of land for a runway to the City of Philadelphia. If we succeed, the FAA is forced to look at better options for reducing delay, such as using regional airports. Studies have shown that noise increase from the airspace redesign and its companion capacity enhancement program will result in a greater risk of cardiovascular disease for people under new flight paths, as well as the loss of one year of K-12 education for children. Once it is clear that the land for a new runway will never be sold, all parties concerned with finding an effective, efficient and safe way to improve our transportation system can work together on more beneficial, safe and cost-effective alternatives.

Other Events

Traveling the District to address topics of interest to constituents: I participated in numerous other events throughout my District to provide as many constituents as possible with the opportunity to ask questions and provide feedback. These activities included the reopening of CardioNet's service center in Conshohocken, an important part of the leading wireless medical technology company, which suffered significant damage in a fire last August. The facility has nearly 500 employees and the event offered an opportunity to discuss important health care issues. In addition, I spoke about the need to expand alternative energy efforts at a "plugging-in" ceremony for a new solar panel installation at the Westtown School; and I was pleased to join former Congressman Bob Edgar and a crowd of more than 200 constituents for the Annual Peaceway Festival at the Providence Friends Meeting House in Media.

Announcements

Attention Summer Travelers

This summer the State Department begins to enforce new passport regulations. As of June 1, 2009, U.S. citizens must present a passport book, passport card, or other travel documents approved by the U.S. government to enter the United States from Canada, Mexico, the Caribbean, and Bermuda at all land borders and sea ports of entry. For complete details about the Western Hemisphere Travel Initiative visit http://travel.state.gov/travel/cbpmc/cbpmc_2223.html

All other US passport information, including how to apply and track your application, is available on the Department of State's website: <http://travel.state.gov> .

Although standard passport processing is currently taking about 4-6 weeks, the new Travel Initiative, combined with the expected seasonal increases in demand, will undoubtedly cause longer processing times. Therefore, I recommend that you apply for your passport well before planned travel.

If you have additional questions about the Western Hemisphere Travel Initiative or passport processing, please contact my district representative, Eve Massa, at eve.massa@mail.house.gov .

Information and Resources for Digital Television Conversion

On June 12, 2009, all over-the air full power television broadcasts—previously provided by television stations in both analog and digital formats—became digital only. Households with over-the-air analog only televisions no longer receive full-power television service unless they either:

1. Buy a digital-to-analog converter box to hook up to their analog television set;
2. Acquire a digital television or an analog television equipped with a digital tuner; or
3. Subscribe to cable, satellite, or telephone company television services, which will likely provide for the conversion of digital signals to their analog customers.

The National Telecommunications and Information Administration (NTIA) of the Department of Commerce has established a digital-to-analog converter box program that partially subsidizes consumer purchases of converter boxes. NTIA provides up to two forty-dollar coupons to requesting U.S. households. The coupons have been issued since January 1, 2008, and will continue to be issued until July 31, 2009, and must be used within 90 days after issuance towards the purchase of a stand alone device used solely for digital-to-analog conversion. The DTV Delay Act allows for expired, but unused coupons, to be replaced. The two fastest ways to request coupons are online at www.dtv2009.gov or by calling 1-800- DTV-2009. A searchable list of digital-to-analog converter box retailers can be found at

www.dtv.gov

or

www.dtv2009.gov

, however, consumers should call individual retailers concerning availability.

Resources:

- What is DTV?: <http://dtv.gov/whatisdtv.html>
- FAQ's about the Conversion: <http://dtv.gov/consumercorner.html>

- List of Stations Transitioning: <http://www.dtv.gov/stationlist.htm>
- DTV Reception Maps: <http://www.fcc.gov/mb/engineering/maps/>
- DTV Support Centers or Events: <http://dtv.gov/map.htm>
- DTV Interactive Troubleshooting Guide: <http://dtv.gov/iguide.htm>
- FCC Call Center: 1-888-Call-FCC